

Information to identify the case:

Debtor 1	<u>John W. Wheeler</u>	Social Security number or ITIN	xxx-xx-9978
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-22494-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John W. Wheeler

10/17/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John W. Wheeler
 Debtor

Case No. 12-22494-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db +John W. Wheeler, 392 Mary Street, Cranberry Twp, PA 16066-6348
 13375950 Beachside Village Resort, Condominium Association, 45 Surf Drive, Falmouth, MA 02540-2715
 13375952 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224-0696
 13461750 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7142,
 Columbus, OH 43219-6009
 13375953 +Jessica Wheeler, 132 Pinehurst Road, Darlington, PA 16115-3120
 13375954 +Jessica Wheeler, 132 Pinhurst Road, Darlington, PA 16115-3120
 13375955 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101
 13420935 +VERICREST FINANCIAL, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
 13375957 +Vericrest Mortgage, P.O. Box 24610, Oklahoma City, OK 73124-0610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:13:47 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13375948 +EDI: AMEREXP.COM Oct 18 2017 01:08:00 American Express,
 American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
 13402965 EDI: BECKLEE.COM Oct 18 2017 01:08:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13398824 EDI: BANKAMER2.COM Oct 18 2017 01:08:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13375949 EDI: BANKAMER.COM Oct 18 2017 01:08:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 13375951 +EDI: CBCSI.COM Oct 18 2017 01:08:00 Cbcs, Po Box 164089, Columbus, OH 43216-4089
 13844443 EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13559743 +EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Assocs., LLC, POB 41067,
 Norfolk, VA 23541-1067
 13375956 +E-mail/Text: tcm.bk@icba.tcmbank.com Oct 18 2017 01:14:20 Tcm Bank Na,
 2701 N Rocky Point Dr St, Tampa, FL 33607-5936

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, N.A.
 cr The Bank of New York Mellon, as Trustee for CIT Mo
 cr* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, N.A. agornall@goldbecklaw.com,
 bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
 Edgardo D. Santillan on behalf of Debtor John W. Wheeler ed@santillanlaw.com,
 edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
 s.mycfemail@gmail.com;r53999@notify.bestcase.com
 James Warmbrodt on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com
 James A. Prostko on behalf of Debtor John W. Wheeler pawb@fedphe.com,
 james.prostko@phelanhallinan.com
 Jerome B. Blank on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT
 Mortgage Loan Trust 2007-1 pawb@fedphe.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 7